

ABSTRACT OF THE DISCLOSURE

Systems and methods are provided for managing credit information relating to customers and the credit process. A credit management system may include a credit information manager, a credit limit manager, credit decision support and a credit rules engine. The credit management system may communicate with external systems, such as external credit information providers, accounting systems, electronic commerce systems and business partners. The credit rules engine may apply rules to information gathered from such sources to calculate internal credit scoring and credit limits.